

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Duncan Makienze Dunn
River Huston
DebtorsCase No. 11-11601-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Aug 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2016.

db/jdb +Duncan Makienze Dunn, River Huston, 1740 Narrows Hill Road,
Upper Black Eddy, PA 18972-9737

12359049 +Berkheimer Tax Administrator, Agent for, Bridgeton Twp & Palisades SD,
50 North Seventh Street, Bangor, PA 18013-1731

12491628 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971

12389106 +Metropolitan Edison Company, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688

12324880 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982

12311113 +Wayne Bank, 717 Main Street, Honesdale, PA 18431-1880

12311114 +Wehrung's Lumber & Home Center, PO Box 550, Ottsville, PA 18942-0550

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: bankruptcy@phila.gov Aug 06 2016 01:27:03 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2016 01:26:41
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 06 2016 01:26:52 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12453110 EDI: MERRICKBANK.COM Aug 06 2016 01:08:00 Advanta Bank Corporation,
c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

12454417 EDI: BECKLEE.COM Aug 06 2016 01:08:00 American Express Bank, FSB, c/o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

12454415 EDI: BECKLEE.COM Aug 06 2016 01:08:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

12459220 +EDI: BANKAMER.COM Aug 06 2016 01:08:00 BAC Home Loans Servicing, L.P.,
Bankruptcy Department, BAC Home Loans Servicing, L.P., 7105 Corporate Drive,
Plano, TX 75024-4100

12387623 EDI: CHASE.COM Aug 06 2016 01:08:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145

12504842 +EDI: CITICORP.COM Aug 06 2016 01:08:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493

12311091 +E-mail/Text: info@cresssgasco.com Aug 06 2016 01:26:32 Cress Gas Co., PO Box 9,
Richlandtown, PA 18955-0009

12353012 +EDI: TSYS2.COM Aug 06 2016 01:08:00 Department Stores National Bank/Macys,
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053

12423220 EDI: RESURGENT.COM Aug 06 2016 01:08:00 GE Money Bank, c/o B-Line, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221

12430091 EDI: IRS.COM Aug 06 2016 01:08:00 IRS, PO BOX 21126, PHILA PA 19114

12700008 +E-mail/Text: bknotice@crgofusa.com Aug 06 2016 01:26:53
InSolve Recovery, LLC, as assignee of GE Capital, c/o Capital Recovery Group, LLC,
1790 E. River Road, Ste. 101, Tucson, AZ 85718-5958

13028002 EDI: AIS.COM Aug 06 2016 01:08:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

12934820 EDI: AIS.COM Aug 06 2016 01:08:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457

13770293 EDI: NAVIENTFKASMGUAR.COM Aug 06 2016 01:08:00 Navient Solutions, Inc. on behalf of NELA,
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430

12429471 +EDI: OPHSUBSID.COM Aug 06 2016 01:08:00 OAK HARBOR CAPITAL II LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

12498728 +EDI: OPHSUBSID.COM Aug 06 2016 01:08:00 Oak Harbor Capital II, L.L.C.,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

12359256 EDI: PRA.COM Aug 06 2016 01:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541

13030667 +EDI: PRA.COM Aug 06 2016 01:08:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067

12433507 EDI: DRIV.COM Aug 06 2016 01:08:00 SANTANDER CONSUMER USA, P.O. BOX 560284,
DALLAS, TX 75356-0284

13030644 +EDI: OPHSUBSID.COM Aug 06 2016 01:08:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12454416* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
DAVID H. LANG on behalf of Creditor James Gallo langlawoffice@gmail.com
NICHLAS P. SPALLAS on behalf of Creditor InSolve Recovery, LLC, as assignee of GE Capital
bknotices@crgofusa.com
PETER J. MULCAHY on behalf of Creditor BAC HOME LOANS SERVICING, L.P. paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com
ZACHARY PERLICK on behalf of Debtor Duncan Makienze Dunn Perlick@verizon.net,
pirelandl@verizon.net
ZACHARY PERLICK on behalf of Joint Debtor River Huston Perlick@verizon.net,
pirelandl@verizon.net

TOTAL: 8

Information to identify the case:		
Debtor 1	Duncan Makienze Dunn	Social Security number or ITIN xxx-xx-1788
	First Name Middle Name Last Name	EIN --
Debtor 2	River Huston	Social Security number or ITIN xxx-xx-6078
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 11-11601-jkf		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Duncan Makienze Dunn

River Huston

8/4/16

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.